

**UNITED STATES BANKRUPTCY COURT**

Southern District of New York

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Case No.: 10-22949-rdd

Chapter: 7

Judge: Robert D. Drain

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Wilfredo Hernandez

24 palmer Ave

Croton on Hudson, NY 10520

Social Security / Individual Taxpayer ID No.:

xxx-xx-1839

Employer Tax ID / Other nos.:

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**STATEMENT OF PRESUMED ABUSE**

The United States Trustee has reviewed all materials filed by the debtor and has determined that the debtor's case is presumed to be an abuse under Section 707(b). Filed by U.S. Trustee. filed by Greg M. Zipes on behalf of United States Trustee. (Zipes, Greg)

Dated: 10/1/10

United States Trustee

# CERTIFICATE OF NOTICE

District/off: 0208-7  
Case: 10-22949

User: lwebb  
Form ID: ntcabuse

Page 1 of 1  
Total Noticed: 14

Date Rcvd: Oct 01, 2010

The following entities were noticed by first class mail on Oct 03, 2010.

db +Wilfredo Hernandez, 24 palmer Ave, Croton on Hudson, NY 10520-1916  
aty +Greg M. Zipes, Office of the United States Trustee, 33 Whitehall Street, 21st Floor,  
New York, NY 10004-2122  
ust +United States Trustee, 33 Whitehall Street, 21st Floor, New York, NY 10004-2122  
5184387 +AMERICAN EXPRESS, PO BOX 981537, EL PASO, TX 79998-1537  
5184389 CHASE, CARDMEMBER SERVICE, PO BOX 15153, WILMINGTON, DE 19886-5153  
5184390 +CITI / AT&T, 8787 BAYPINE ROAD, JACKSONVILLE, FL 32256-8528  
5184392 FORSTER & GARBUS LLP, 500 BI COUNTY BLVD, PO BOX 9030, FARMINGDALE, NY 11735-9030  
5184393 ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 21126,  
PHILADELPHIA PA 19114-0326  
(address filed with court: INTERNAL REVENUE SERVICE, POST OFFICE BOX 21126,  
PHILADELPHIA, PA 19114-0326)  
5184394 JP MORGAN CHASE BANK, PO BOX 260180, BATON ROUGE, LA 70826-0180  
5184395 MULLOOLY, JEFFREY, ROONEY & FL, 6851 JERICHO TPKE STE 220, PO BOX 9036,  
SYOSSET, NY 11791-9036  
5184396 NEW YORK STATE, DEPARTMENT OF TAX & FIN, BANKRUPTCY SECTION PO BOX 5300,  
ALBANY, NY 12205-0300  
5184397 +UNITED STATES ATTORNEYS OFFICE, SDNY, ASSET FORFEITURE UNIT, ONE ST. ANDREWS PLAZA,  
NEW YORK, NY 10007-1701

The following entities were noticed by electronic transmission on Oct 01, 2010.

5184388 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM ASSET ACCEPTANCE LLC,  
7027 MILLER DRIVE, WARREN, MI 48092-4726  
5184391 +E-mail/PDF: mrdiscen@discoverfinancial.com Oct 01 2010 22:07:59 DISCOVER FINANCIAL SVCS LLC,  
PO BOX 15316, WILMINGTON, DE 19850-5316

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 03, 2010

Signature:

